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(54) Title: REMOTE EMV PAYMENT APPLICATIONS

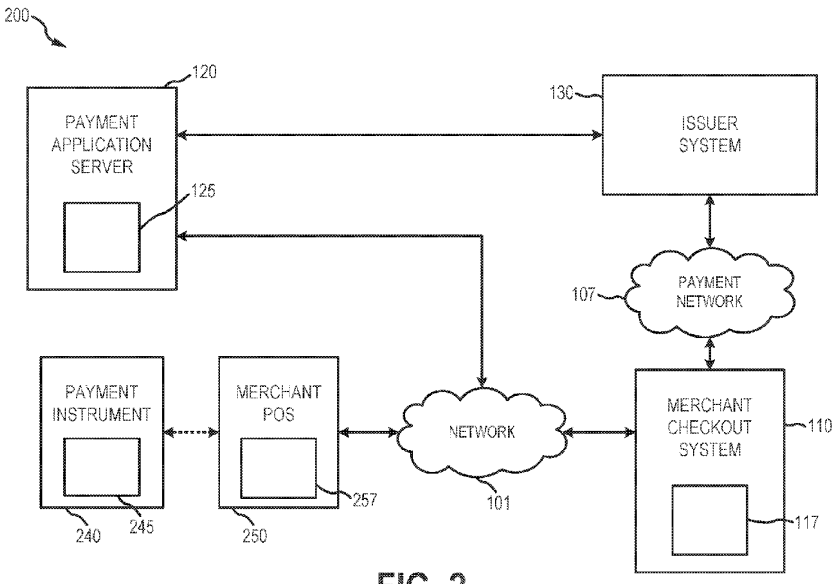


FIG. 2

(57) Abstract: Systems and methods for transactions using remote EMV payment applications are disclosed. The system may enable EMV transactions to be completed using EMV payment applications stored in a remote server. The remote EMV payment application may directly communicate EMV transaction data to the issuer system to complete transactions. The system may receive a transaction request comprising a payment token and an EMV payment application uniform resource identifier ("URI"). The system may invoke from a payment application server a remote EMV payment application based on the EMV payment application URI, wherein in response to being invoked, the remote EMV payment application is configured to interact with a merchant system kernel to process the transaction request, and wherein in response to processing the transaction request the remote EMV payment application is configured to transmit a transaction authorization request comprising EMV transaction data directly to the issuer system.

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